

Information to identify the case:

Debtor 1	<u>Jeffrey R. Slome</u>	Social Security number or ITIN	xxx-xx-1397
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Carmen Slome</u>	Social Security number or ITIN	xxx-xx-4068
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-10048-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey R. Slome
aka Mr. Painter

Carmen Slome

6/6/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jeffrey R. Slome
 Carmen Slome
 Debtors

Case No. 13-10048-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 56

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db/jdb
 cr +Jeffrey R. Slome, Carmen Slome, 1407 York Street, Mahwah, NJ 07430-3266
 +Bank of America, N.A., Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 513589389 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
 513638839 +Bank of America, N.A., Attn: Stern, Lavinthal, et al, 105 Eisenhower Parkway, Ste. 302, Roseland, NJ 07068-1640
 513608967 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 513769990 +Englewood Orthopedic Associates, c/o Pressler and Pressler, LLP., 7 Entin Road, Pssrppany NJ 07054-5020
 513589397 Englewood Orthopedic Associates, 401 Sount Van Brunt Street, 3rd Floor, Englewood, NJ 07631
 513642656 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513589398 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
 513878646 FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 513589403 Honda Financial Services Corporation, PO Box 65507, Wilmington, DE 19808-0507
 513589408 M&T, 1100 Worley Drive, Williamsville, NY 14221
 513589409 +Paddington Square Condo Association, 1 Chads Barn, Mahwah, NJ 07430-1900
 513666138 +Paddington Square at Mahwah Condominium Assoc., 214 Carnegie Center, Ste 112, Prin ceton, NJ 08540-6237, Attn: Elysa D. Bergenfeld
 513589413 +Summit Collection Svcs, Po Box 306, Ho Ho Kus, NJ 07423-0306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2018 00:35:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 07 2018 00:35:52 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 513589388 EDI: HNDA.COM Jun 07 2018 11:49:00 American Honda Finance, Po Box 168088, Irving, TX 75016
 513632404 EDI: HNDA.COM Jun 07 2018 11:49:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 513589390 EDI: ARSN.COM Jun 07 2018 11:51:00 ARS National Services Inc., PO BOX 463023, Escondido, CA 92046-3023
 513603615 EDI: AIS.COM Jun 07 2018 11:48:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 513589392 EDI: BANKAMER.COM Jun 07 2018 12:00:00 Bank Of America, Po Box 982235, El Paso, TX 79998
 513589391 EDI: BANKAMER.COM Jun 07 2018 12:00:00 Bank of America, P.O. Box 15222, Wilmington, DE 19886-5710
 513589394 EDI: CITICORP.COM Jun 07 2018 11:59:00 Citibank Usa, Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195
 513589393 +EDI: RESURGENT.COM Jun 07 2018 11:59:00 Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
 513685592 EDI: BL-BECKET.COM Jun 07 2018 12:02:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513604649 +EDI: TSYS2.COM Jun 07 2018 11:58:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 513589395 +EDI: DISCOVER.COM Jun 07 2018 11:58:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
 517344844 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 00:35:16 Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154, Ditech Financial LLC fka Green Tree Serv, LLC 57709-6154
 517344843 E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 00:35:16 Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
 513589396 +EDI: TSYS2.COM Jun 07 2018 11:58:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 513589399 +EDI: RMSC.COM Jun 07 2018 12:00:00 Geerb/ge Cap Music/aim, Po Box 981439, El Paso, TX 79998-1439
 513589401 +EDI: RMSC.COM Jun 07 2018 12:00:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 513589400 +EDI: RMSC.COM Jun 07 2018 12:00:00 Gemb/banarepdc, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 513589402 +EDI: CITICORP.COM Jun 07 2018 11:59:00 Goodyr/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 514136348 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 00:35:16 Green Tree Servicing LLC, P O Box 0049, Palatine, IL 60055-0001
 514136349 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 07 2018 00:35:16 Green Tree Servicing LLC, P O Box 0049, Palatine, IL 60055-0001
 513589404 +EDI: HFC.COM Jun 07 2018 12:00:00 Hsbc/harlm, Hsbc Retail Svcs/Attn: Bk Dept, Pob 5263, Carol Stream, IL 60197-5263

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Jun 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513589405 +EDI: IRS.COM Jun 07 2018 12:01:00 Internal Revenue Service, Department of the Treasury,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
513824868 EDI: JEFFERSONCAP.COM Jun 07 2018 11:43:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
513589406 +EDI: CBSKOHL.S.COM Jun 07 2018 11:58:00 Kohls/capone, Po Box 3115,
Milwaukee, WI 53201-3115
513922336 EDI: RESURGENT.COM Jun 07 2018 11:59:00 LVNV Funding, LLC its successors and assigns as,
assignee of HSBC Receivables, Acquisition Corporation (USA) IV, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
513589407 +EDI: RESURGENT.COM Jun 07 2018 11:59:00 Lvnv Funding Llc, Po Box 740281,
Houston, TX 77274-0281
513589410 EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Rc, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
513812227 EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, PO BOX 41067,
Norfolk, VA 23541
513779172 EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,
POB 41067, Norfolk VA 23541
513917769 EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, c/o Mandee,
POB 41067, Norfolk VA 23541
513779170 EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, c/o Modells,
POB 41067, Norfolk VA 23541
513922433 EDI: PRA.COM Jun 07 2018 11:49:00 Portfolio Recovery Associates, LLC, c/o TJ Maxx,
POB 41067, Norfolk VA 23541
517464319 +E-mail/Text: djb@ansellgrimm.com Jun 07 2018 00:37:14
Paddington Square at Mahwah Condo Assoc., C/O Ansell, Grimm & Aaron, PC,
Attn: Elysa D. Bergenfeld, Esq., 214 Carnegie Center, Ste. 112, Princeton, NJ 08540-6237
513606202 EDI: Q3G.COM Jun 07 2018 12:18:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
513589411 +E-mail/Text: bankruptcy@savit.com Jun 07 2018 00:37:00 Sa-vit Enterprises, 46 W Ferris St,
East Brunswick, NJ 08816-2159
513589412 +EDI: SEARS.COM Jun 07 2018 11:59:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
513589414 +EDI: WFFC.COM Jun 07 2018 11:58:00 Wells Fargo Bank Nv Na,
Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908, Portland, OR 97208-3908
513589415 +EDI: WFNNB.COM Jun 07 2018 11:59:00 Wfnnb/annie Sez, 995 W 122nd Ave,
Westminster, CO 80234-3417
513589416 +EDI: WFNNB.COM Jun 07 2018 11:59:00 Wfnnb/mandee, 995 W 122nd Ave,
Westminster, CO 80234-3417

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513812306* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO BOX 41067,
Norfolk, VA 23541)
cr ##Paddington Square at Mahwah Condominium Associatio, c/o Herrick, Feinstein LLP,
Attn: Elysa D. Bergenfeld, Esq., 210 Carnegie Center, Princeton, NJ 08540-6233
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Jun 06, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elysa D Bergenfeld on behalf of Creditor Paddington Square at Mahwah Condominium Association,
Inc. edb@ansellgrimm.com, rbl@ansellgrimm.com
Eric David Reiser on behalf of Debtor Jeffrey R. Slome ereiser@new-jerseylawyers.com
Eric David Reiser on behalf of Joint Debtor Carmen Slome ereiser@new-jerseylawyers.com
Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A. cmecf@sternlav.com
Marie-Ann Greenberg magecf@magtrustee.com
Richard B. Linderman on behalf of Creditor Paddington Square at Mahwah Condominium
Association, Inc. rbl@ansellgrimm.com, edb@ansellgrimm.com

TOTAL: 7